

### REMARKS

Claims 1-87 were previously pending in this application. By this amendment, Applicants are canceling claim 86 without prejudice or disclaimer. Claims 1, 4, 5, 9, 11, 16, 18, 19, 21-24, 29, 33, 37, 44-49, 56, 70, 72-79, 82-85 and 87 have been amended. New claims 88-137 have been added. As a result claims 1-85 and 87-137 are pending for examination with claims 1, 9, 14, 16, 18, 21, 23, 29, 30, 34, 38, 41, 42, 43, 44, 46, 47, 49, 50, 55, 56, 59, 60, 63, 67, 69, 70, 72, 73, 74, 75, 79, 83, and 87 being independent claims. No new matter has been added.

#### May 1, 2003 Telephone Interview

As an initial matter, Applicants wish to thank Examiner Elisca for the courtesy he extended in granting and conducting a telephone interview with the undersigned attorney on May 1, 2003. During that interview, several of the claims (as amended herein) were discussed, as were the reasons why those claims distinguish over U.S. Patent No. 6,282,656 (Wang). No agreement as to the allowability of the claims was reached as a result of the interview. The examiner indicated, however, that he would study Wang more carefully, and reconsider the rejections made over that reference in view of Applicants' arguments.

#### Rejections Under 35 U.S.C. §102

The Office Action rejected claims 1-87 under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 6,282,656 to Wang (hereinafter "Wang"). Applicants traverse.

#### The Disclosure of Wang

Wang discloses a Portable Electronic Authorization Device (PEAD) that stores a user's identification data and perhaps a private key, and releases that identification data to a "requesting device" (e.g., an ATM) that has transmitted a transaction request to the PEAD.

Referring, for example, to Fig. 2 of Wang, the requesting device 202 first transmits a transaction request to the PEAD 200 via the communication link 206. After receiving the transaction request, the user of the PEAD 200 may activate a switch 210 to authorize the requested transaction. If the transaction is so authorized, the PEAD 200 releases the user identification data to the requesting device 202 via communication link 212.

The disclosure in Wang (at col. 6, lines 36-53) indicates that the user identification data “may be more elaborate than a simple password and may include any of the user’s name, his birth date, his social security number, or any other unique biometrics or unique identifying data such as fingerprint, DNA coding sequence, voice print, or the like.”

Wang does not disclose or suggest the release of any information concerning a particular media, for example, an account number, that can be used to authorize a transaction involving the media, or any information unique to the PEAD 200, such as an embedded identification code, that can be used to authenticate the PEAD’s identity. Instead, the PEAD 200 releases only *user* identification data.

Wang discloses that a user authentication mechanism may optionally be used to ensure that only the authorized user is permitted operate the PEAD 200. For example, at col. 11, lines 47-65 (with reference to figure 6A), Wang discloses that an authentication mechanism 612 may be used for this purpose. Specifically, it states that the “user authentication mechanism 612 may require the user to enter a password, to furnish a fingerprint or a voice print, or other biometrics and/or identifying characteristics specific to the authorized user before PEAD 200 can be activated and employed for approving transactions.” Again, however, the PEAD 200 does not release any information particular to the media used to authorize the transaction or unique to the PEAD; it releases only information specific to the user.

Wang further discloses the possible use of a display screen 610 (see Fig. 6A), and suggests that it could be used to display information concerning the transaction being proposed by the requesting device. Wang does not disclose or suggest, however, that information concerning several media could be displayed on the display 610 so that the user is able to select one such media for use in authorizing a transaction. Again, Wang does not teach or suggest that any information concerning a particular media could or should be transmitted outside of the PEAD 200.

#### Claims 1-8 and 88-96

As amended, claim 1 is directed to an apparatus including a user authenticator, at least one memory, and at least one output. The memory stores at least first information that identifies a first media issued by a first media issuer and second information that identifies a

second media issued by a second media issuer. The output releases one of the first information and the second information to a point-of-sale (POS) terminal after the user authenticator has authenticated the identity of the user.

Wang does not disclose or suggest that the memory of the PEAD 200 could or should store first information that identifies a first media issued by a first media issuer *and* second information that identifies a second media issued by a second media issuer. Wang further does not disclose or suggest an output that releases such information from the PEAD 200 to a POS terminal.

Accordingly, as amended, claim 1 distinguishes patentably over Wang. Each of claims 2-8 and 88-96, being dependent on claim 1, distinguishes patentably over Wang for at least the same reasons.

#### Claims 9-13 and 97-101

Claim 9 is directed to a method that involves storing in a memory of a device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer. After using the device to authenticate the identity of the user, one of the first information and the second information is transferred from the device to a POS terminal.

As discussed above in connection with claim 1, Wang does not disclose or suggest that the memory of the PEAD 200 could or should store first information that identifies a first media issued by a first media issuer *and* second information that identifies a second media issued by a second media issuer. Wang further does not disclose or suggest the releasing of any such information from the PEAD 200 to a POS terminal.

Accordingly, as amended, claim 9 distinguishes patentably over Wang. Each of claims 10-13 and 97-101, being dependent on claim 9, distinguishes patentably over Wang for at least the same reasons.

#### Claims 14, 15, 102 and 103

Claim 14 is directed to an apparatus including at least one memory, a user authenticator, and at least one output. The memory stores transaction information for at least one media, and the output releases an embedded identification code of the apparatus after the

user authenticator has authenticated the identity of the user. The embedded identification code enables a device receiving it to authenticate the identity of the apparatus.

As discussed above, Wang does not disclose or suggest the storage and release of any information that would permit the described PEAD 200 to be uniquely identified. It stores and releases only *user* identification data; it does not store and release *device* identification data. A device that received the user identification data from the PEAD 200 would not be able to authenticate the identity of the PEAD 200. The recipient device in the Wang system would therefore be certain only that it had received user identification data, and would not know whether it had received that data from a particular device.

Claim 14 therefore distinguishes patentably over Wang. Each of claims 15, 102 and 103, being dependent on claim 14, distinguishes patentably over Wang for at least the same reasons.

Claims 16, 17, 104 and 105

Applicants have amended claim 16 only to more distinctly claim and particularly point out the subject matter they regard as their invention, and not to distinguish over the art of record.

As amended, Claim 16 is directed to a method involving the storing of transaction information for at least one media in a memory of a first device. After using the first device to authenticate the identity of the user, an embedded identification code is released from the first device that enables a second device receiving the embedded identification code to authenticate the identity of the first device.

As discussed above in connection with claim 14, Wang does not disclose or suggest the storage and release of any information that would permit the described PEAD 200 to be uniquely identified. It stores and releases only *user* identification data; it does not store and release *device* identification data.

Claim 16 therefore distinguishes patentably over Wang. Each of claims 17, 104 and 105, being dependent on claim 16, distinguishes patentably over Wang for at least the same reasons.

Claims 18-20 and 106-112

As amended, claim 18 is directed to an apparatus that includes at least one memory, at least one input, a display, and at least one output. The memory stores at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer, and the input enables the user to select one of the first and second media. The display provides a visual indication to the user as to which of the first and second media has been selected with the input, and the output selectively releases to a POS terminal the one of the first information and the second information that corresponds to the selected one of the first and second media.

As discussed above, Wang does not disclose or suggest that the memory of the PEAD 200 could or should store first information that identifies a first media issued by a first media issuer *and* second information that identifies a second media issued by a second media issuer. In addition, Wang does not disclose or suggest that the PEAD 200 could or should be used to select one of first and second media, to display a visual indication to the user as to which of the first and second media has been selected, or to release information corresponding to the selected media to a POS terminal.

Accordingly, as amended, claim 18 distinguishes patentably over Wang. Each of claims 19, 20 and 106-112, being dependent on claim 18, distinguishes patentably over Wang for at least the same reasons.

Claims 21, 22 and 113-115

Claim 21 is directed to a method involving the storing in a memory of a device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer. A user's selection of one of the first and second media is received as an input to the device, and the device displays a visual indication to the user regarding which of the first and second media has been selected. The one of the first information and the second information that corresponds to the selected one of the first and second media is transferred to a POS terminal.

As discussed above in connection with claim 18, Wang does not disclose or suggest that the memory of the PEAD 200 could or should store first information that identifies a first media issued by a first media issuer *and* second information that identifies a second media

issued by a second media issuer. In addition, Wang does not disclose or suggest using the PEAD 200 to select one of the first and second media, displaying a visual indication as to which of the first and second media has been selected, or releasing information corresponding to the selected media from the PEAD 200 to a POS terminal.

Accordingly, as amended, claim 21 distinguishes patentably over Wang. Each of claims 22 and 113-115, being dependent on claim 21, distinguishes patentably over Wang for at least the same reasons.

#### Claims 23-28

Claim 21 is directed to an apparatus that includes at least one memory and at least one output. The memory stores at least first information that identifies a financial media issued by a first media issuer and second information that identifies a non-financial media issued by a second media issuer. The output selectively releases the first information to a POS terminal.

Wang does not disclose or suggest that the memory of the PEAD 200 could or should store both first information that identifies a financial media issued by a first media issuer *and* second information that identifies a non-financial media issued by a second media issuer. Wang also does not disclose or suggest that the PEAD 200 could or should release any such information to a POS terminal.

Accordingly, as amended, claim 23 distinguishes patentably over Wang. Each of claims 24-28, being dependent on claim 23, distinguishes patentably over Wang for at least the same reasons.

#### Claim 29

This claim is directed to a method involving the storing in a memory of a device at least first information that identifies a financial media issued by a first media issuer and second information that identifies a non-financial media issued by a second media issuer. The first information is transferred from the device to a POS terminal.

As discussed above in connection with claim 23, Wang does not disclose or suggest that the memory of the PEAD 200 could or should store both first information that identifies a financial media issued by a first media issuer *and* second information that identifies a non-financial media issued by a second media issuer. Wang also does not disclose or suggest the transferring of any such information from the PEAD 200 to a POS terminal.

Accordingly, as amended, claim 29 distinguishes patentably over Wang.

Claims 30-33, 116 and 117

Claim 30 is directed to a system that includes a housing, at least one memory, a device releasably attached to the housing, and configuring means. The memory is supported by the housing and stores transaction information for at least one media. The configuring means, which is also supported by the housing, is for selectively configuring the device to hold the transaction information so that the device may be used to engage in a transaction involving the at least one media.

Wang does not disclose or suggest a system in which a device, that can be selectively configured to hold transaction information, is releasably attached to a housing. Indeed, Wang does not disclose or suggest that any device could or should be releasably attached to the PEAD 200, let alone one that could or should be selectively configurable to hold transaction information.

Claim 30 therefore distinguishes patentably over Wang. Each of claims 32, 33, 116 and 117, being dependent on claim 30, distinguishes patentably over Wang for at least the same reasons.

Claims 34-37, 118 and 119

Claim 34 is directed to a method involving the storing of transaction information for at least one media in a memory of a first device, the first device having a second device releasably attached thereto. While the second device is attached to the first device, the second device is configured to hold the transaction information for the at least one media based on the contents of the memory. The second device is detached from the first device, and is used to engage in a transaction involving the at least one media.

Wang does not disclose or suggest the configuring a second device to hold transaction information while the second device is attached to a first device, or the detaching of the second device from the first device and use of the second device to engage in a transaction. The PEAD 200 disclosed in Wang simply does not have the claimed features or capabilities.

Claim 34 therefore distinguishes patentably over Wang. Each of claims 35-37, 118 and 119, being dependent on claim 34, distinguishes patentably over Wang for at least the same reasons.

Claims 38-40, 120 and 121

Claim 38 is directed to a system that comprises a first device including a user authenticator and a second device that is releasably attached to the first device. The second device holds transaction information for at least one media so that the second device may be used to engage in a transaction involving the media. The second device is detached from the first device after the user authenticator has authenticated the identity of the user.

Wang does not disclose or suggest one device, which holds transaction information for a media, that is releasably attached to another device, let alone such a device that is adapted to be detached from the other device after the other device has authenticated the identity of its user. Wang simply does not disclose or suggest that the PEAD 200 could or should have such features or functionality.

Claim 38 therefore distinguishes patentably over Wang. Each of claims 39, 40, 120 and 121, being dependent on claim 38, distinguishes patentably over Wang for at least the same reasons.

Claims 41, 122 and 123

Claim 41 is directed to a method in which an identity of a user is authenticated with a first device, and a second device is detached from the first device, the second device holding transaction information for at least one media so that the second device may be used to engage in a transaction involving the media.

As discussed above in connection with claim 38, Wang does not disclose or suggest the detaching of one device from another after user authentication, with the detached device holding transaction information for a media.

Claim 41 therefore distinguishes patentably over Wang. Each of claims 122 and 123, being dependent on claim 41, distinguishes patentably over Wang for at least the same reasons.

Claims 42, 124 and 125

Claim 42 is directed to a system that includes first and second devices, the first device being releasably attached to the second. The second device includes means for selectively configuring the first device to hold transaction information for a first media but not a second media, and further includes means for selectively configuring the first device to hold transaction information for the second media but not the first.



Wang does not disclose or suggest first and second releasably attached devices wherein the second device includes means for selectively configuring the first device in the manner claimed. Wang does not disclose or suggest that the PEAD 200 could or should have such features or functionality.

Claim 42 therefore distinguishes patentably over Wang. Each of claims 124 and 125, being dependent on claim 42, distinguishes patentably over Wang for at least the same reasons.

Claims 43, 126 and 127

Claim 43 is directed to a method in which a device is selectively configured to hold transaction information for a first media but not for a second media so that the device may be used to engage in a transaction involving the first media but not the second media. The device is also selectively configured to hold transaction information for the second media but not the first media so that the device may be used to engage in a transaction involving the second media but not the first media.

Wang does not disclose or suggest the selective configuring of any device to hold any transaction information for any media, let alone selectively configuring a device in the manner claimed.

Claim 43 therefore distinguishes patentably over Wang. Each of claims 126 and 127, being dependent on claim 43, distinguishes patentably over Wang for at least the same reasons.

Claims 44 and 45

Claim 44 is directed to a system that includes at least one memory and at least one output. The memory stores first information that identifies a first media issued by a first media issuer, and the output selectively releases the first information to a POS terminal. The system further includes means for enabling a person to whom the first media is issued to selectively add to the memory second information that identifies a second media issued by a second media issuer.

As discussed above, Wang does not disclose or suggest that the PEAD 200 could or should release any information to a POS terminal that identifies a first media issued by a first media issuer. Wang further does not disclose or suggest the claimed means for enabling a person to whom the first media is issued to selectively add second information to the PEAD 200 that identifies a second media issued by a second media issuer.

Claim 44 therefore distinguishes patentably over Wang. Claim 45, being dependent on claim 44, distinguishes patentably over Wang for at least the same reasons.

Claim 46

Claim 46 is directed to a method involving the storing in a memory of a device first information that identifies a first media issued by a first media issuer. The first information is released to a POS terminal. In response to a request by the person to whom the first media is issued, second information is added to the memory that identifies a second media issued by a second media issuer.

As discussed above in connection with claim 44, Wang does not disclose or suggest the releasing of any information that identifies a first media issued by a first media issuer from the PEAD 200 to a POS terminal. Wang further does not disclose or suggest the adding of second information to the PEAD 200 that identifies a second media issued by a second media issuer in response to a request by the person to whom the first media is issued.

Claim 46 therefore distinguishes patentably over Wang.

Claims 47 and 48

Claim 47 is directed to a system that includes at least one memory and at least one output. The memory stores at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer, and the output selectively releases at least one of the first information and the second information to a POS terminal. The system further includes means for enabling a person to whom the first media is issued to selectively remove the second information from the memory.

Wang does not disclose or suggest that the memory of the PEAD 200 could or should store the claimed first *and* second information, or that an output of the PEAD 200 could or should release any such information to a POS terminal. Wang further does not disclose or suggest the claimed means for enabling a person to whom the first media is issued to selectively remove the second information from the memory.

Claim 47 therefore distinguishes patentably over Wang. Claim 48, being dependent on claim 47, distinguishes patentably over Wang for at least the same reasons.

Claim 49

This claim is directed to a method involving the storing in a memory of a device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer. The first information is released to a POS terminal. In response to a request by the person to whom the second media is issued, the second information is removed from the memory.

As discussed above in connection with claim 48, Wang does not disclose or suggest the storage of the claimed first *and* second information in memory of the PEAD 200, or the release of any such information from the PEAD 200 to a POS terminal. Wang further does not disclose or suggest the removal of the claimed second information from the memory of the PEAD 200 in response to a request by the person to whom the second media is issued.

Claim 49 therefore distinguishes patentably over Wang.

Claims 50-54, 128 and 129

Claim 50 is directed to a system that includes at least one memory and at least one output. The memory stores transaction information for a media, and the output selectively releases at least a portion of the transaction information to a POS terminal. The system further includes means for enabling at least one functional characteristic of the media to be altered by altering the contents of the memory.

Wang does not disclose or suggest the claimed means for altering a functional characteristic of a media by altering the contents of a memory, which memory stores transaction information for the media that can be released to a POS terminal via an output. Wang does not disclose or suggest that a memory of the PEAD 200 could or should be altered to alter a functional characteristic of a media, or that transactional information for such a media could or should be released from the PEAD 200 to a POS terminal.

Claim 50 therefore distinguishes patentably over Wang. Each of claims 51-54, 128 and 129, being dependent on claim 50, distinguishes patentably over Wang for at least the same reasons.

Claims 55, 130 and 131

Claim 55 is directed to a method involving the storing of transaction information for at least one media in a memory of a device, and the releasing of at least a portion of that

transaction information to a point-of-sale (POS) terminal. The contents of the memory are altered so as to alter at least one functional characteristic of the media.

As discussed above in connection with claim 50, Wang does not disclose or suggest the altering of a functional characteristic of a media by altering the contents of a memory, which memory stores transaction information for the media.

Claim 55 therefore distinguishes patentably over Wang. Each of claims 130 and 131, being dependent on claim 55, distinguishes patentably over Wang for at least the same reasons.

Claims 56-58, 132 and 133

Claim 56 is directed to an apparatus that includes a housing, a user authenticator, at least one memory, and at least one output. The user authenticator is supported by the housing and can be used to authenticate the identity of a user. The memory is also supported by the housing and has stored therein first transaction information for a first media and second transaction information for a second media. The output, which is also supported by the housing, releases the first transaction information only after the user authenticator has authenticated the identity of the user, and releases the second information without requiring the user authenticator to have authenticated the identity of the user.

Wang does not disclose or suggest the releasing of some transaction information from an output of the PEAD 200 only after user authentication, and the releasing other transaction information from the output of the PEAD 200 without user authentication.

Claim 56 therefore distinguishes patentably over Wang. Each of claims 57, 58, 133 and 134, being dependent on claim 56, distinguishes patentably over Wang for at least the same reasons.

Claims 59, 134 and 135

Claim 59 is directed to a method involving the storing of first transaction information for a first media and second transaction information for a second media in at least one memory of a device. The first transaction information is released only after the identity of the user has been authenticated by a user authenticator, and the second transaction information is released without requiring the identity of the user to have been authenticated.

As discussed above in connection with claim 56, Wang does not disclose or suggest the releasing of some transaction information from an output of the PEAD 200 only after user

authentication, and the releasing other transaction information from the output of the PEAD 200 without user authentication.

Claim 59 therefore distinguishes patentably over Wang. Each of claims 134 and 135, being dependent on claim 59, distinguishes patentably over Wang for at least the same reasons.

Claims 60-62

Claim 60 is directed a system including first and second devices. The first device is releasably attached to the second such that, when the first device is attached to the second device, the second device can cause the first device to generate a machine readable code for only a predetermined, finite period of time after the first device is detached from the second.

Wang does not disclose or suggest first and second devices that are configured to operate in the manner claimed. Wang does not disclose or suggest that any device could or should be releasably attached to the PEAD 200, let alone one that could or should be selectively configurable in the manner claimed.

Claim 60 therefore distinguishes patentably over Wang. Each of claims 61 and 62, being dependent on claim 60, distinguishes patentably over Wang for at least the same reasons.

Claims 63-66

Claim 63 is directed to a method involving the generating of a machine readable code on a device for only a predetermined, finite period of time.

Nothing in Wang discloses or suggests that a machine-readable code should be generated on the PEAD 200 (or elsewhere) for a predetermine, finite period of time.

Claim 63 therefore distinguishes patentably over Wang. Each of claims 64-66, being dependent on claim 63, distinguishes patentably over Wang for at least the same reasons.

Claims 67-68

Claim 67 is directed to an apparatus that includes a portable substrate that supports a power supply and a controller. The controller is configured to generate a simulated magnetic stripe on the substrate.

Wang does not disclose or suggest anything concerning the generation of a *simulated* magnetic stripe, let alone a portable device that is capable of performing such a function.

Claim 67 therefore distinguishes patentably over Wang. Claim 68, being dependent on claim 67, distinguishes patentably over Wang for at least the same reasons.

Claim 69

This claim is directed to a method involving the generation of a simulated magnetic stripe with a portable device.

As discussed above in connection with claim 68, Wang does not disclose or suggest anything concerning the generation of a *simulated* magnetic stripe, let alone the use of a portable device to perform such a function.

Claims 70 and 71

Claim 70 is directed to a system including at least one memory, a user authenticator, and a display. The memory stores transaction information for a media. The display is configured such that, after the user authenticator has authenticated the identity of the user, it displays an indication to the user regarding the media for only a predetermined, finite period of time.

Wang does not disclose or suggest that the PEAD 200 could or should display a visual indication regarding a media to a user for only a predetermined, finite period of time, let alone doing so after the user's identity has been authenticated.

Claim 70 therefore distinguishes patentably over Wang. Claim 71, being dependent on claim 70, distinguishes patentably over Wang for at least the same reasons.

Claim 72

This claim is directed to a method in which, after the identity of the user has been authenticated, a visual indication is displayed to the user regarding at least one media for only a predetermined, finite period of time.

As discussed above in connection with claim 71, Wang does not disclose or suggest the display of a visual indication regarding a media to a user for only a predetermined, finite period of time, let alone doing so after the user's identity has been authenticated.

Claim 72 therefore distinguishes patentably over Wang.

Claim 73

This claim is directed to system that includes a portable electronic device that can be used to engage in POS transactions, and an electronic device remote from the portable device that is adapted to alter a characteristic of the portable electronic device so as to disable its ability to engage in POS transactions.

Wang does not disclose or suggest an electronic device, remote from the PEAD 200, that can alter a physical characteristic of the PEAD 200 so as to disable it.

Claim 73 therefore distinguishes patentably over Wang.

#### Claim 74

This claim is directed to a method involving a portable device that can be used to engage in POS transactions. According to the method, at a location remote from the portable device, a characteristic of the portable device is altered so as to disable its ability to engage in POS transactions.

As discussed above in connection with Claim 73, Wang does not disclose or suggest the altering of a physical characteristic of the PEAD 200 so as to disable it from a remote location.

Claim 74 therefore distinguishes patentably over Wang.

#### Claims 75-78

Claim 75 is directed to a method involving the storing in a first memory of a portable electronic device at least first information that identifies a first media issued by a first media issuer and second information that identifies a second media issued by a second media issuer, the portable electronic device being adapted to release at least one of the first information and the second information to a POS terminal to authorize a transaction. In addition, the first information and the second information is stored in a second memory, which is disposed at a location remote from the portable electronic device.

Wang does not disclose or suggest the storage of first and second information identifying media issued by respective media issuers in the PEAD 200 such that at least one of the first and second information can be released to a POS terminal to authorize a transaction, let alone the storage of such information in a memory remote from the PEAD 200.

Claim 75 therefore distinguishes patentably over Wang. Each of claims 76-78, being dependent on claim 75, distinguishes patentably over Wang for at least the same reasons.

#### Claims 79-82

Claim 79 is directed to a system including first and second devices. The first device is releasably attached to the second such that, when the first device is attached to the second, the second device can cause the first device to generate a machine readable code after the first device is detached from the second device. The second device includes at least one controller

configured so as to be capable, during only a predetermined, finite window of time, of causing the first device to generate the machine-readable code.

Wang does not disclose or suggest anything even remotely similar to the claimed combination. Wang does not disclose or suggest that *any* device could or should be releasably attached to the PEAD 200, let alone that the PEAD 200 and such a detachable device could or should be operable in the manner claimed.

Claim 79 therefore distinguishes patentably over Wang. Each of claims 80-82, being dependent on claim 79, distinguishes patentably over Wang for at least the same reasons.

Claims 83-86, 136 and 137

Claim 83 is directed to a method involving the configuring of a first device such that the first device is capable, during only a predetermined, finite window of time, of causing a second device, which is separable from the first device, to generate a machine-readable code.

Wang does not disclose or suggest that the PEAD 200 could or should be configured in the manner claimed.

Claim 83 therefore distinguishes patentably over Wang. Each of claims 84-86, 136 and 137, being dependent on claim 83, distinguishes patentably over Wang for at least the same reasons.

Claim 87

This claim is directed to a method in which, after an electronic device has been issued to a holder and when the electronic device is at a first location, information is received electronically at an input of the electronic device that has been transmitted from a remote location over an electronic communication link. After receiving the information at the input of the electronic device, the electronic device is transported to a second location. After the holder has transported the electronic device to the second location, a media at the electronic device is used to access a quantity of credit or cash reserves that could not be accessed prior to the electronic device receiving the information.

Wang does not disclose or suggest that the PEAD 200 could or should be used in the manner claimed. It does not, for example, disclose or suggest that the PEAD 200 could or should receive information electronically from a remote location, which information enables a



media at the electronic device to access a quantify of credit or cash reserves that could not be accessed prior to the electronic device receiving the information.

Claim 87 therefore distinguishes patentably over Wang.

CONCLUSION

In view of the foregoing amendments and remarks, this application should now be in condition for allowance. A notice to this effect is respectfully requested. If the Examiner believes, after this amendment, that the application is not in condition for allowance, the Examiner is requested to call the Applicants' attorney at the telephone number listed below.

If this response is not considered timely filed and if a request for an extension of time is otherwise absent, Applicants hereby request any necessary extension of time. If there is a fee occasioned by this response, including an extension fee, that is not covered by an enclosed check, please charge any deficiency to Deposit Account No. 23/2825.

Respectfully submitted,  
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